## Case 17-18689-mdc Doc 71 Filed 10/01/22 Entered 10/02/22 00:27:00 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 17-18689-mdc

Beatrice L. Long Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Sep 29, 2022 Form ID: pdf900 Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2022:

Recipi ID Recipient Name and Address

th + Beatrice L. Long, 2212 W. Cheltenham Ave, Philadelphia, PA 19138-1422

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address + Email/PDF: acg.acg.ebn@aisinfo.com | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
|          |   | Sep 29 2022 23:56:38 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr       | + Email/PDF: gecsedi@recoverycorp.com                           | Sep 29 2022 23:56:42 | Synchrony Bank, c/o PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk, VA<br>23541-1021                  |

TOTAL: 2

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2022 Signature: /s/Gustava Winters

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2022 at the address(es) listed below:

Name Email Address

BRIAN CRAIG NICHOLAS

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING

 $FINANCE\ AGENCY)\ bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com$ 

DENISE ELIZABETH CARLON

Doc 71 Filed 10/01/22 Entered 10/02/22 00:27:00 Desc Imaged Certificate of Notice Page 2 of 5 Case 17-18689-mdc

District/off: 0313-2 User: admin Page 2 of 2 Date Rcvd: Sep 29, 2022 Form ID: pdf900 Total Noticed: 3

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING

FINANCE AGENCY) bkgroup@kmllawgroup.com

JOHN L. MCCLAIN

on behalf of Debtor Beatrice L. Long aaamcclain@aol.com edpabankcourt@aol.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LEON P. HALLER

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com; mgutshall@pkh.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Beatrice L. Long aka Beatrice Louise Long-Stewart,

aka Beatrice Stewart

Debtor(s)

U.S. BANK NATIONAL ASSOCIATION,

(TRUSTEE FOR THE PENNSYLVANIA HOUSING

FINANCE AGENCY)

Movant

VS.

Beatrice L. Long aka Beatrice Louise Long-Stewart,

aka Beatrice Stewart

Debtor(s)

Kenneth E. West Esq.

Trustee

CHAPTER 13

NO. 17-18689 MDC

11 U.S.C. Section 362

### **STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$5,973.31, which breaks down as follows;

Post-Petition Payments: January 2022 through September 2022 at \$691.19

Suspense Balance: (\$247.40) **Total Post-Petition Arrears** \$5,973.31

- 2. The Debtor(s) shall cure said arrearages through obtaining funds Pennsylvania Homeowners Assistance Fund within sixty (60) days of Court approval of this Stipulation.
- 3. Additionally, beginning on October 1, 2022, Debtor shall also make regular post-petition payments on the first (1<sup>st</sup>) of each month in accordance with the terms of the note and mortgage.
- 4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
- 5. In the event any of the events listed within Section 2 are not completed within the listed deadline, Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may amend her Chapter 13 Plan to provide for payment of Movant's arrears within Section 4(a), "Curing Default

Case 17-18689-mdc Doc 71 Filed 10/01/22 Entered 10/02/22 00:27:00 Desc Imaged Certificate of Notice Page 4 of 5

and Maintaining Payments", within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to

do so, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting

the Movant relief from the automatic stay.

6. In the event payments listed under Section 3 are not tendered pursuant to the terms of this

stipulation, Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may

cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the

default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court

shall enter an Order granting the Movant relief from the automatic stay.

7. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

8. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the

court and the court shall enter an order7 granting the Movant relief from the automatic stay.

9. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall

be null and void, and is not binding upon the parties.

10. The provisions of this stipulation do not constitute a waiver by the Movant of its right to

seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the

terms of the mortgage and applicable law.

11. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 19, 2022

By: /s/Denise Carlon, Esquire
Denise Carlon, Esq.

Attorney for Movant

Date: September 26, 2022

/s/Mitchell J. Prince, Esquire

John L. McClain Esq. /Mitchell J. Prince, Esq.

Attorney for Debtor(s)

# Case 17-18689-mdc Doc 71 Filed 10/01/22 Entered 10/02/22 00:27:00 Desc Imaged Certificate of Notice Page 5 of 5

|   | No Objection - Without Prejudice to Any Trustee Rights or Remedies |
|---|--|
| September 27, 2022 Date:  | /s/ LeeAne O. Huggins  |
|   | Kenneth E. West Esq. Chapter 13 Trustee                            |
| Approved by the Court this <u>28th</u> day of _discretion regarding entry of any further or |  |
|   | Magdeline D. Coleman Chief U.S. Bankruptcy Judge                   |